GOVERNMENT OF INDIA
SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA

UNSTARRED QUESTION NO:2836
ANSWERED ON:09.08.2000
NBCFDC
P.D. ELANGOVAN

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) whether the National Backward Classes Finance and Development Corporation (NBCFDC) plan to implement more income generating schemes in the country;

(b) if so, the details of the scheme allocation of funds to each of them and beneficiaries in each state by these schemes;

(c) the details of the schemes implemented under NBCFDC in Tamil Nadu and the amount disbursed with special mention to Women Development; and

(d) the details of the SWARNIMA Scheme and the funds allocated to each State under the scheme and the beneficiaries in each State by the scheme as on date?

Answer

MINISTER OF STATE OF THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SMT. MANEKA GANDHI)

(a)&(b) The National Backward Classes Finance and Development Corporation (NBDFDC) provides financial support to the eligible members of Backward Classes through the State Channelising Agencies (SCAs) under the exiting income generating schemes of NBCFDC, viz. Team Loan and Margin Money Loan Schemes. Under Term Loan scheme, NBCFDC provides loan upto 85% of the project cost subject to maximum loan of Rs. 5.00 lakhs per beneficiary. Balance amount of the project cost is contributed by the SCA and the beneficiary. Under Margin Money Loan scheme the Corporation provides 40% of the project cost subject to maximum of Rs. 2.00 lakhs per beneficiary. The balance amount is shared by the beneficiary, SCA, Bank/Financial Institutions. State-wise details of allocation, disbursement and beneficiaries are given at Annexure-A.

(c) Term Loan and Margin Money Loan schemes are being implemented by Tamil Nadu Backward Classes & Minorities Economic Development Corporation and amount disbursed fo far is Rs. 28.57 crore out of which Rs. 3 crore has been disbursed to 11,300 women beneficiaries.

(d) SWARNIMA Schemes was launched by the NBCFDC on the occasion of the 50th Anniversary of India`s Independence. The details of the Scheme are given at Annexure-B. State-wise details of funds allocated and beneficiaries as on 4.8.2000 under the scheme are given at Annexure-C.

ANNEXURE-A

STATEMENT IN REPLY TO PART (a) & (b) OF THE LOK SABHA USQ. NO.2836 FOR ANSWER ON 09.08.2000 TABLED BY SHRI P.D. ELANGOVAN, M.P. REGARING NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION (NBCFDC)STATE MENT SHOWING ALLOCATION OF FUNDS,ANNUAL ACTION PLAN 2000-2001 AND AMOUNT AND BENEFICIARIES DISBURSED AS ON 04.08.2000

(Rs. in Crore)

SL.NO	Name of State	Notional Allocation	Annual Action Plan	Received	Amount allocated	Tentative No. of Benef.	Amt. Disb.	Benef.
1.	Andhra Pradesh	11.00						
a.	Andhra Pradesh BC							
b.	Andhra Pradesh GP							
2.	Assam	6.00	1.00	1.00	96	0.21	20	
3.	Bihar	14.00	31.21		14.00	2026		
4.	Delhi	1.00						
5.	Goa	0.50	1.36	1.36	87	.29	20	
6.	Gujarat	7.00		0.85	200			
7	Haryana	3.00	3.40	3.40	1360			

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8. Himachal Pradesh 1.00 2.55 2.55 480 .63 68

9. Jammu & Kashmir 1.00
10. Karnataka 8.00 8.27 8.27 1855 2.00 235
11. Kerala 5.00
a. Kerala (CC) 2.55 2.55 480 0.50 100
b. Kerala (F)
c. Kerala (BC) 15.57 15.57 3095 5.79 1359
d. Kerala (W) 5.00 5.00 1321
12. Madhya Pradesh 11.00
a. Madhya Pradesh BC 11.00 11.00 3518
a. Madhya Pr. (Hastshilp) 1.70 1.70 1000 .43 253
13. Maharashtra 12.00
a. Maharastra, OBC 16.14 6.00 600
b. Maharashtra, VJNT 6.20 6.20 1025
14. Manipur 1.00
a. Manipur, OBC
b. Manipur, Women 0.99 0.99 123
15 Orissa 5.00
16. Punjab 3.00 7.22 7.22 1420
17. Rajasthan 7.00
18. Sikkim 1.00 3.29 3.20 421
19. Tamil Nadu 9.00 9.03 9.03 2250
20. Tripura 7.00
21. Uttar Pradesh 22.00 21.58 21.58 4850 0.90 247
22. West Bengal 11.00 11.00 11.00 2000
23. Mizoram 0.10

Uts

1. Chandigarh 1.00 0.21 0.21 29

2. Dadra & NagarHaveli 0.20

3. Daman & Diu 0.20

4. Pondicherry 2.00 2.63 2.63 598 0.86 288

5. NGO 0.16 373

Total 150.00 156.73 134.57 28634 12.62 3163

ANNEXURE - B

STATEMENT IN REPLY TO PART (d) OF THE LOK SABHA UNSTARRED QUESTION NO.2836 FOR ANSWER ON 09.08.2000 TABLED BY SHRI P.D. ELANGOVAN, M.P. REGARDING NBCFDC.

SWARNIMA SCHEME

For inculcating the spirit of self-reliance among the Women of Backward Classes, the Corporation has introduced a special scheme Swarnima for Women the salient features of Swarnima are as under :

- The beneficiary women are not required to invest any amount of her own.
- Maximum loan limit under this scheme is Rs.1,00,000/- per beneficiary.
- The maximum period of repayment of loan is 12 years whereas in the general loan schemes of the Corporation maximum period for repayment of loan is 10 years.
- The rate of interest from beneficiary is fixed @ 4 % p.a. on loan amounting upto Rs.one lakh whereas the rate of interest is 7% in the general loan schemes.

Eligibility

The Women belonging to Backward Classes as notified by the Central/State Govt.s from time to time and living below double poverty line shall be eligible for loan under this scheme.

ANNEXURE-C
STATEMENT IN REPLY TO PART (d) OF THE LOK SABHA UNSTARRED QUESTION NO.2836 FOR ANSWER ON 09.08.2000
TABLED BY SHRI P.D. ELANGOVAN, M.P. REGARDING NBCFDC
STATEMENT OF TOTAL AMOUNT DISBURSED TO STATES UNDER SWARNIMA SCHEME FOR WOMEN AS ON 04.08.2000

Serial No. State Name Amount Disbursed (Rs/Lacs) No. of women benefitted

1	Andhra Pradesh	202.89	1172
2	Assam,	1.35	2
3	Bihar	73.69	185
4	Haryana	32.77	173
5	Himachal	8.65	18
6	Karnataka	14.25	300
7	Kerala (Fishery)	50.35	621
8	Sikkim	27	45
9	Uttar Pradesh	26.01	97
	Total	436.96	2613